

# UTAH STATE EXEMPTION STATUTES

Federal Bankruptcy Exemptions are not available.

All law references are to Utah Code.

ASSET	EXEMPTION	LAW PROVISION
Homestead	Real property, mobile home or water rights to \$10,000 (joint owners may double)	78-23-3
	Must file homestead declaration before attempted sale of home	78-23-4
Insurance	Disability, illness, medical or hospital benefits	78-23-5(1) ( c ), ( d )
	Fraternal benefit society benefits	31A-9-603
	Life insurance policy cash surrender value to \$1500	78-23-7
	Life insurance proceeds if beneficiary is insured's spouse or dependent, as needed for support	78-73-6(2)
Miscellaneous	Alimony needed for support	78-23-5(1) ( k ), 78-23-6(1)
	Child support	78-23-5(1) ( f ), ( k )
	Property of business partnership	48-1-22
Pensions	ERISA-qualified benefits	78-23-5(1) ( j )
	Public employees	49-1-609
	Other pensions needed for support	78-23-6(3)
Personal Property	Animals, books & musical instruments to \$500 total	78-23-8(1) ( b )
	Artwork depicting, or done by, family member	78-23-5(1) ( h )
	Bed, bedding, carpets, washer & dryer	78-23-5(1) ( g )
	Burial plot	78-23-5(1) ( a )
	Clothing (cannot claim furs or jewelry)	78-23-5(1) ( g )
	Food to last 3 months	78-23-5(1) ( g )
	Furnishings & appliances to \$500	78-23-8(1) ( a )
	Health aids needed	78-23-5(1) ( b )
	Heirloom or other sentimental item to \$500	78-23-8(1) ( c )
	Motor Vehicle to \$2,500	78-23-8(2)
	Personal injury recoveries for you or person you depended on	78-23-5(1) ( l )
	Proceeds for damaged exempt property	78-23-9
	Refrigerator, freezer, microwave, stove & sewing machine	78-23-5(1) ( g )
Wrongful death recoveries for person you depended on	78-23-5(1) ( i )	
Public Benefits	AFDC	17-13-9
	Crime victims' compensation	63-63-21
	General assistance	55-15-32
	Occupational disease disability benefits	35-2-35
	Unemployment compensation	35-4-18
	Veterans' benefits	78-23-5(1) ( e )
Workers' compensation	35-1-80	
Tools of Trade	Implements, books & tools of trade to \$3,500	78-23-8(2)
	Military property of National Guard member	39-1-47
	Motor vehicle to \$2,500	78-23-8(3)
Wages	Minimum 75% of earned but unpaid wages; bankruptcy judge may authorize more for low-income debtors	70C-7-103
Wild Card	None	